

ABSTRACT OF THE DISCLOSURE

An apparatus, including a receiver which receives individual information transmitted from a healthcare provider computer or device and automatically received via the Internet and/or World Wide Web, a database or memory device associated with the receiver and located remote from the healthcare provider computer or device which stores information regarding a plurality of individuals, healthcare providers, and healthcare insurers or payers, and information for submitting an insurance claim to each of the plurality of healthcare insurers or payers, a processing device which processes the individual information using information stored in the database or memory device and automatically generates an insurance claim, suitable for being automatically submitted to the healthcare insurer or payer, based on the information regarding the individual, the healthcare provider, and the individual's healthcare insurer or healthcare payer, and a transmitter which transmits the insurance claim to a healthcare insurer or payer computer or device.